

**Fill in this information to identify the case:**Debtor 1 Chad Keith BullinsDebtor 2 Ashley Hoss Bullins

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina  
(State)Case number 17-51054**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Name of creditor: U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust, Series 2021 BKM-TT-V

Court claim no. (if known):

7-1Last 4 digits of any number you use to identify the debtor's account: 9322Property Address: 335 Lorraine Dr

Number

Street

Winston-Salem, NC 27107

City

State

Zip Code

**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$

**Part 3: Postpetition Mortgage Payment**

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 8/1/22-9/1/22 2@939.51

(a) \$ 1879.02

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$

c. **Total.** Add lines a and b.(c) \$ 1879.02

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

08 / 01 / 2022 Less Suspense -875.43

MM/ DD /YYYY

Total Due=1003.59

Debtor 1

Chad Keith Bullins

Case Number (if known)

17-51054

First Name

Middle Name

Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Mark A. Baker Date 10/04/2022  
Signature

Print: Mark A. Baker, Bar No. NCBN 32382 Title Bankruptcy Attorney  
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260  
Number Street  
Peachtree Corners, GA 30092  
City State Zip Code

Contact phone 404-474-7149 Email: mbaker@mtglaw.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

**Via U.S. Mail**

Chad Keith Bullins  
335 Lorraine Dr  
Winston-Salem, NC 27107

Ashley Hoss Bullins  
335 Lorraine Dr  
Winston-Salem, NC 27107

**Via CM/ECF electronic service:**

Kristen Scott Nardone  
P.O. Box 1394  
Concord, NC 28026-1394

Kathryn L. Bringle  
2000 W First Street, Suite 300  
P.O. Box 2115  
Winston-Salem, NC 27102-2115

Dated: October 4, 2022

Respectfully submitted,

By: /s/ Mark A. Baker

Mark A. Baker  
NCBN 32382

MCMICHAEL TAYLOR GRAY, LLC  
Attorney for Creditor  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092  
Telephone: 404-474-7149  
Facsimile: 404-745-8121  
E-mail: mbaker@mtglaw.com  
MTG File No.: 22-002676-01



Loan#	
Borrower:	BULLINS
Date Filed:	10/5/2017
BK Case #	17-51054
First Post Petition Due Date:	11/1/2017
POC covers:	12/01/16-10/01/17
MOD EFFECTIVE DATE:	n/a

PPFN filed 1/16/18 for \$450.00

		PAYMENT CHANGES		
DATE	P&I	Escrow	TOTAL	Reference
12/01/16	690.57	317.76	1,008.33	Payment listed in POC
07/01/17	690.57	309.85	1,000.42	Payment listed in POC
11/01/17	690.57	253.80	944.37	Payment listed in POC
02/01/19	690.57	197.09	887.66	NOPC filed with the court
08/01/19	690.57	330.83	1,021.40	NOPC filed with the court
08/01/20	690.57	339.27	1,029.84	NOPC filed with the court
09/01/21	690.57	335.75	1,026.32	NOPC filed with the court
02/01/22	690.57	248.94	939.51	NOPC filed with the court
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance
Beginning Suspense Balance						\$0.00			\$0.00
1/9/2018	\$834.02	Post				\$834.02	\$834.02		\$834.02
2/12/2018	\$1,054.72	Post	11/1/17	12/1/16	\$944.37	\$110.35	\$110.35		\$944.37
		Post	12/1/17	1/1/17	\$944.37	-\$944.37		\$944.37	\$0.00
3/8/2018	\$944.37	Post	1/1/18	2/1/17	\$944.37	\$0.00			\$0.00
4/6/2018	\$944.37	Post	2/1/18	3/1/17	\$944.37	\$0.00			\$0.00
5/18/2018	\$944.37	Post	3/1/18	4/1/17	\$944.37	\$0.00			\$0.00
	\$475.45	Pre				\$475.45			\$0.00
6/18/2018	\$944.37	Post	4/1/18	5/1/17	\$944.37	\$0.00			\$0.00
	\$551.24	Pre				\$551.24			\$0.00
8/27/2018	\$1,888.74	Post	5/1/18	6/1/17	\$944.37	\$944.37	\$944.37		\$944.37
		Post	6/1/18	7/1/17	\$944.37	-\$944.37		\$944.37	\$0.00
	\$1,670.14	Pre				\$1,670.14			\$0.00
		Pre	pre-petition applied	8/1/17		\$0.00			\$0.00
9/14/2018	\$1,121.40	Post	7/1/18	9/1/17	\$944.37	\$177.03	\$177.03		\$177.03
		Pre	pre-petition applied	10/1/17		\$0.00			\$177.03
10/11/2018	\$1,121.40	Post	8/1/18	11/1/17	\$944.37	\$177.03	\$177.03		\$354.06
11/5/2018	\$1,121.40	Post	9/1/18	12/1/17	\$944.37	\$177.03	\$177.03		\$531.09
12/13/2018	\$1,121.40	Post	10/1/18	1/1/18	\$944.37	\$177.03	\$177.03		\$708.12
1/8/2019	\$1,121.40	Post	11/1/18	2/1/18	\$944.37	\$177.03	\$177.03		\$885.15
2/12/2019	\$887.66	Post	12/1/18	3/1/18	\$944.37	-\$56.71		\$56.71	\$828.44
	\$1,822.72	Pre				\$1,822.72			\$828.44
		Pre	pre-petition applied	4/1/18		\$0.00			\$828.44
		Pre	pre-petition applied	5/1/18		\$0.00			\$828.44
3/8/2019	\$887.66	Post	1/1/19	6/1/18	\$944.37	-\$56.71		\$56.71	\$771.73
	\$264.60	Pre				\$264.60			\$771.73
4/10/2019	\$887.66	Post	2/1/19	7/1/18	\$887.66	\$0.00			\$771.73
	\$243.87	Pre				\$243.87			\$771.73
5/10/2019	\$887.66	Post	3/1/19	8/1/18	\$887.66	\$0.00			\$771.73
	\$243.87	Pre				\$243.87			\$771.73
6/14/2019	\$887.66	Post	4/1/19	9/1/18	\$887.66	\$0.00			\$771.73
	\$243.87	Pre				\$243.87			\$771.73
7/11/2019	\$887.66	Post	5/1/19	10/1/18	\$887.66	\$0.00			\$771.73
	\$720.51	Pre				\$720.51			\$771.73
		Pre	pre-petition applied	11/1/18		\$0.00			\$771.73
8/7/2019	\$1,021.40	Post	6/1/19	12/1/18	\$887.66	\$133.74	\$133.74		\$905.47
	\$110.13	Pre				\$110.13			\$905.47
9/13/2019	\$1,021.40	Post	7/1/19	1/1/19	\$887.66	\$133.74	\$133.74		\$1,039.21

	\$110.13	Pre				\$110.13			\$1,039.21
10/10/2019	\$1,021.40	Post	8/1/19	2/1/19	\$1,021.40	\$0.00			\$1,039.21
	\$1,063.40	Pre				\$1,063.40			\$1,039.21
		Pre	pre-petition applied	3/1/19		\$0.00			\$1,039.21
11/8/2019	\$1,021.40	Post	9/1/19	4/1/19	\$1,021.40	\$0.00			\$1,039.21
	\$110.13	Pre				\$110.13			\$1,039.21
		Pre	pre-petition applied	5/1/19		\$0.00			\$1,039.21
12/11/2019	\$1,021.40	Post	10/1/19	6/1/19	\$1,021.40	\$0.00			\$1,039.21
	\$110.13	Pre				\$110.13			\$1,039.21
1/9/2020	\$1,021.40	Post	11/1/19	7/1/19	\$1,021.40	\$0.00			\$1,039.21
	\$586.77	Pre				\$586.77			\$1,039.21
2/10/2020	\$1,021.40	Post	12/1/19	8/1/19	\$1,021.40	\$0.00			\$1,039.21
	\$110.13	Pre				\$110.13			\$1,039.21
3/9/2020	\$1,021.40	Post	1/1/20	9/1/19	\$1,021.40	\$0.00			\$1,039.21
	\$586.77	Pre				\$586.77			\$1,039.21
		Pre	pre-petition applied	10/1/19		\$0.00			\$1,039.21
4/8/2020	\$1,021.40	Post	2/1/20	11/1/19	\$1,021.40	\$0.00			\$1,039.21
5/11/2020	\$1,021.40	Post	3/1/20	12/1/19	\$1,021.40	\$0.00			\$1,039.21
5/11/2020	\$694.99	Pre				\$694.99			\$1,039.21
		Pre				\$0.00			\$1,039.21
6/10/2020	\$1,021.40	Post	4/1/20	1/1/20	\$1,021.40	\$0.00			\$1,039.21
7/8/2020	\$1,021.40	Post	5/1/20	2/1/20	\$1,021.40	\$0.00			\$1,039.21
	\$218.36	Pre				\$218.36			\$1,039.21
8/11/2020	\$1,029.84	Post	6/1/20	3/1/20	\$1,021.40	\$8.44	\$8.44		\$1,047.65
	\$578.33	Pre				\$578.33			\$1,047.65
9/10/2020	\$1,029.84	Post	7/1/20	4/1/20	\$1,021.40	\$8.44	\$8.44		\$1,056.09
	\$184.59	Pre				\$184.59			\$1,056.09
10/7/2020	\$1,029.84	Post	8/1/20	5/1/20	\$1,029.84	\$0.00			\$1,056.09
	\$184.59	Pre				\$184.59			\$1,056.09
11/10/2020	\$1,029.84	Post	9/1/20	6/1/20	\$1,029.84	\$0.00			\$1,056.09
	\$143.14	Pre				\$143.14			\$1,056.09
		Pre				\$0.00			\$1,056.09
12/8/2020	\$1,029.84	Post	10/1/20	7/1/20	\$1,029.84	\$0.00			\$1,056.09
	\$143.14	Pre				\$143.14			\$1,056.09
1/12/2021	\$1,029.84	Post	11/1/20	8/1/20	\$1,029.84	\$0.00			\$1,056.09
	\$143.14	Pre				\$143.14			\$1,056.09
2/9/2021	\$1,029.84	Post	12/1/20	9/1/20	\$1,029.84	\$0.00			\$1,056.09
	\$630.14	Pre				\$630.14			\$1,056.09
		Pre	pre-petition applied	10/1/20		\$0.00			\$1,056.09
		Pre				\$0.00			\$1,056.09
3/8/2021	\$1,029.84	Post	1/1/21	11/1/20	\$1,029.84	\$0.00			\$1,056.09
	\$101.69	Pre				\$101.69			\$1,056.09
4/12/2021	\$1,029.84	Post	2/1/21	12/1/20	\$1,029.84	\$0.00			\$1,056.09
	\$578.33	Pre				\$578.33			\$1,056.09
		Pre	pre-petition applied	1/1/21		\$0.00			\$1,056.09
		Pre				\$0.00			\$1,056.09
5/12/2021	\$1,029.84	Post	3/1/21	2/1/21	\$1,029.84	\$0.00			\$1,056.09
	\$101.69	Pre				\$101.69			\$1,056.09
6/10/2021	\$1,029.84	Post	4/1/21	3/1/21	\$1,029.84	\$0.00			\$1,056.09
	\$101.69	Pre				\$101.69			\$1,056.09
7/7/2021	\$1,029.84	Post	5/1/21	4/1/21	\$1,029.84	\$0.00			\$1,056.09
	\$578.33	Pre				\$578.33			\$1,056.09
8/10/2021	\$1,029.84	Post	6/1/21	5/1/21	\$1,029.84	\$0.00			\$1,056.09
	\$101.69	Pre				\$101.69			\$1,056.09

9/10/2021	\$1,026.32	Post	7/1/21	6/1/21	\$1,029.84	-\$3.52		\$3.52	\$1,052.57
	\$581.85	Pre				\$581.85			\$1,052.57
		Pre				\$0.00			\$1,052.57
		Pre				\$0.00			\$1,052.57
10/11/2021	\$1,026.32	Post	8/1/21	7/1/21	\$1,029.84	-\$3.52		\$3.52	\$1,049.05
	\$105.21	Pre				\$105.21			\$1,049.05
11/9/2021	\$1,026.32	Post	9/1/21	8/1/21	\$1,026.32	\$0.00			\$1,049.05
	\$105.21	Pre				\$105.21			\$1,049.05
		Pre				\$0.00			\$1,049.05
12/9/2021	\$1,026.32	Post	10/1/21	9/1/21	\$1,026.32	\$0.00			\$1,049.05
1/12/2022	\$1,026.32	Post	11/1/21	10/1/21	\$1,026.32	\$0.00			\$1,049.05
	\$1,638.39	Pre				\$1,638.39			\$1,049.05
		Pre				\$0.00			\$1,049.05
2/11/2022	\$939.51	Post	12/1/21	11/1/21	\$1,026.32	-\$86.81		\$86.81	\$962.24
	\$181.66	Pre				\$181.66			\$962.24
3/8/2022	\$939.51	Post	1/1/22	12/1/21	\$1,026.32	-\$86.81		\$86.81	\$875.43
4/13/2022	\$939.51	Post	2/1/22	1/1/22	\$939.51	\$0.00			\$875.43
5/11/2022	\$939.51	Post	3/1/22	2/1/22	\$939.51	\$0.00			\$875.43
	\$68.82	Pre				\$68.82			\$875.43
6/13/2021	\$939.51	Post	4/1/22	3/1/22	\$939.51	\$0.00			\$875.43
	\$180.95	Pre				\$180.95			\$875.43
7/14/2022	\$939.51	Post	5/1/22	4/1/22	\$939.51	\$0.00			\$875.43
8/10/2022	\$939.51	Post	6/1/22	5/1/22	\$939.51	\$0.00			\$875.43
9/14/2022	\$939.51	Post	7/1/22	6/1/22	\$939.51	\$0.00			\$875.43
		Pre	write-off request pending	7/1/22		\$0.00			\$875.43